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Fill in this information to identify your case:	
United States Bankruptcy Court for the:	
Northern District of: Illinois (State)	
Case number (if known)	Chapter you are filing under:
	Chapter 7
	Chapter 11 Chapter 12
	Chapter 13

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	art 1: Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name Write the name that is on	Shawn First name	Gail First name
	your government-issued picture identification (for example, your driver's license or passport	W Middle name Akison Last name	Middle name Burch Last name
	Bring your picture identification to your meeting with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2.	All other names you have used in the last 8 years	First name	First name
	Include your married or	Middle name	Middle name
	maiden names.	Last name	Last name
		First name	First name
		Middle name	Middle name
		Last name	Last name
3.	Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)	XXX - XX- 8653 OR 9 xx - xx-	XXX - XX- 2401 OR 9 xx - xx-

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Debtor 1 Shawn First Name	W Middle Name	Akison Last Name	Case number (if known)
	About Debtor 1:		About Debtor 2 (Spouse Only in a Joint Case):
4. Any business names and Employer	I have not used any b	ousiness names or EINs.	I have not used any business names or EINs.
Identification Numbers (EIN) you have used in the last	Business name		Business name
8 years Include trade names and	Business name		Business name
doing business as names	EIN		EIN
	EIN		EIN
5. Where you live	1317 N Raynor Ave		If Debtor 2 lives at a different address: 1317 N Raynor Ave
	Number Street		Number Street
	Joliet Illinois City State		JolietIllinois60435CityStateZip Code
	Will County		Will County
	If your mailing address	is different from the one te that the court will send a ling address.	e If Debtor 2's mailing address is different from yours,
	Number Street		Number Street
	City St	tate Zip Code	City State Zip Code
6. Why you are choosing this district to file for bankruptcy	lived in this district lor	rs before filing this petition, Inger than in any other district a. Explain. (See 28 U.S.C. §§	t. lived in this district longer than in any other district.

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Debtor 1 Shaw		W		Akison		Case number (if kno	own)
First N		Middle Nam		ast Name			
Part 2: Tell t	he Court Abo	ut Your Bankrup	tcy Case				
7. The chap Bankrupt are choos under	cy Code you	Check one. (For a Bankruptcy (Form Chapter 7 Chapter 11 Chapter 12 Chapter 13					C. § 342(b) for Individuals Filing for opriate box.
8. How you fee	will pay the	more details a cashier's che may pay with I need to pay Individuals to line official poyou choose to	about how you ck, or money or a credit card or the fee in instance of Pay Your Filing the the things of the things	may pay. Typica rder If your attor r check with a po- callments. If your ag Fee in Installing raived (You may be ad to, waive your applies to your f must fill out the	ally, if your prints of the choose of the ch	ou are paying the submitting your ed address. this option, sig official Form 103. this option only d may do so only ze and you are u	the clerk's office in your local court for the fee yourself, you may pay with cash, or payment on your behalf, your attorney an and attach the <i>Application for</i> A). If you are filing for Chapter 7. By law, any if your income is less than 150% of unable to pay the fee in installments). If the Chapter 7 Filing Fee Waived (Official)
9. Have you bankrupt last 8 yea	cy within the	✓ No. Yes. District District			When When When	MM / DD / YYYY MM / DD / YYYY MM / DD / YYYY	Case number Case number Case number
10. Are any b cases per being file spouse w filing this you, or by partner, c affiliate?	nding or d by a ho is not case with a business	✓ No. Yes. Debtor District Debtor District			When When	MM / DD / YYYY	Relationship to you Case number, if known Relationship to you Case number, if known
11. Do you re residence		✓ No.	r landlord obtain	atement About an			you want to stay in your residence? St You (Form 101A) and file it with

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W Akison Debtor 1 Shawn Case number (if known) Middle Name Last Name Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole No. Go to Part 4. **✓** proprietor of any fullor part-time Yes. Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than City State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set Chapter 11 of the appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance **Bankruptcy Code and** sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). are you a small business debtor? No. I am not filing under Chapter 11. V For a definition of small business debtor, No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the see 11 U.S.C. § Bankruptcy Code. 101(51D). Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have **V** No. any property that Yes. What is the hazard? poses or is alleged to pose a threat of imminent and If immediate attention is needed, why is it needed? identifiable hazard to public health or safety? Or do you Where is the property? own any property Street Number that needs immediate attention? For example, do you own perishable goods, City State Zip Code or livestock that must be fed, or a building that needs urgent repairs?

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 Debtor 1
 Shawn First Name
 W
 Akison Last Name
 Case number (if known)

Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling **About Debtor 1:** About Debtor 2 (Spouse Only in a Joint Case): You must check one: You must check one: 15. Tell the court whether you have I received a briefing from an approved credit ✓ I received a briefing from an approved credit received briefing counseling agency within the 180 days before I counseling agency within the 180 days before I about credit filed this bankruptcy petition, and I received a filed this bankruptcy petition, and I received a counseling. certificate of completion. certificate of completion. Attach a copy of the certificate and the payment plan. Attach a copy of the certificate and the payment plan. The law requires that if any, that you developed with the agency. if any, that you developed with the agency. you receive a briefing about credit ☐ I received a briefing from an approved credit I received a briefing from an approved credit counseling before you counseling agency within the 180 days before I counseling agency within the 180 days before I file for bankruptcy. filed this bankruptcy petition, but I do not have a filed this bankruptcy petition, but I do not have a certificate of completion. certificate of completion. You must truthfully check one of the Within 14 days after you file this bankruptcy petition, Within 14 days after you file this bankruptcy petition, following choices. If you MUST file a copy of the certificate and payment you MUST file a copy of the certificate and payment you cannot do so, you are not eligible to file. I certify that I asked for credit counseling services I certify that I asked for credit counseling services from an approved agency, but was unable to from an approved agency, but was unable to If you file anyway, the obtain those services during the 7 days after I obtain those services during the 7 days after I court can dismiss your made my request, and exigent circumstances made my request, and exigent circumstances case, you will lose merit a 30-day temporary waiver of the merit a 30-day temporary waiver of the whatever filing fee you requirement. requirement. paid, and your creditors can begin To ask for a 30-day temporary waiver of the To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what requirement, attach a separate sheet explaining what collection activities efforts you made to obtain the briefing, why you were efforts you made to obtain the briefing, why you were again. unable to obtain it before you filed for bankruptcy, and unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this what exigent circumstances required you to file this Your case may be dismissed if the court is dissatisfied Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before with your reasons for not receiving a briefing before you filed for bankruptcy. you filed for bankruptcy. If the court is satisfied with your reasons, you must still If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days. for cause and is limited to a maximum of 15 days. I am not required to receive a briefing about credit I am not required to receive a briefing about credit counseling because of: counseling because of: Incapacity. I have a mental illness or a mental Incapacity. I have a mental illness or a mental deficiency that makes me deficiency that makes me incapable of realizing or making incapable of realizing or making rational decisions about finances. rational decisions about finances. My physical disability causes me to Disability. My physical disability causes me to Disability. be unable to participate in a be unable to participate in a briefing in person, by phone, or briefing in person, by phone, or through the internet, even after I through the internet, even after I reasonably tried to do so. reasonably tried to do so. Active duty. I am currently on active military Active duty. I am currently on active military duty in a military combat zone. duty in a military combat zone. If you believe you are not required to receive a briefing If you believe you are not required to receive a briefing about credit counseling, you must file a motion for about credit counseling, you must file a motion for waiver of credit counseling with the court. waiver of credit counseling with the court.

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Debtor 1 Shawn First Name	W Middle Name	Akison Last Name	Case number (if known)	
	estions for Reporting			
16. What kind of debts do you have?	16a. Are your debt "incurred by a No. Go to Yes. Go to The your debt money for a bo No. Go to Yes. Go to Yes. Go to	is primarily consumer debtor in individual primarily for a pline 16b. In line 17. Is primarily business debts usiness or investment or through the line 16c. In line 17.	ts? Consumer debts are defined personal, family, or household pure sough the operation of the busing of consumer debts or business	you incurred to obtain less or investment.
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	Yes. I am filing ur expenses ar		18. te that after any exempt property is able to distribute to unsecured cred	
18. How many creditors do you estimate that you owe?	✓ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	5,001	-10,000	25,001-50,000 50,001-100,000 More than 100,000
19. How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,0 \$100,001-\$500 \$500,001-\$1 m	000	00,001-\$50 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
20. How much do you estimate your liabilities to be?	\$0-\$50,000 \$50,001-\$100,0 \$100,001-\$500 \$500,001-\$1 m	000	00,001-\$50 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
Part 7: Sign Below	I have examined this	e netition, and I declare under	er penalty of perjury that the info	ormation provided is true and
For you	correct. If I have chosen to fi of title 11, United Si under Chapter 7. If no attorney represout this document, I request relief in accordance.	ile under Chapter 7, I am aw tates Code. I understand the sents me and I did not pay o I have obtained and read the cordance with the chapter o		e, under Chapter 7, 11,12, or 13 oter, and I choose to proceed not an attorney to help me fill 342(b). pecified in this petition.
	connection with a b		fines up to \$250,000, or impris	
	/s/ Shawn Akis Signature of Debt	son	/s/ Gail Burch Signature of Debtor 2	
	Executed on _	10/13/2017 MM / DD / YYYY	Executed on1	MM / DD / YYYY

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Debtor 1 Shawn	W	Akison	Case number (if)	known)
First Name	Middle Name	Last Name		
For your attorney, if you are represented by one	eligibility to proceed und	der Chapter 7, 11, 12, or 1	13 of title 11, United	ave informed the debtor(s) about d States Code, and have explained the lso certify that I have delivered to the
If you are not	debtor(s) the notice requ	ired by 11 U.S.C. § 342(k	o) and, in a case in v	vhich § 707(b)(4)(D) applies, certify that I
represented by an	have no knowledge afte	r an inquiry that the inforr	nation in the sched	ules filed with the petition is incorrect.
attorney, you do not	•	. ,		•
need to file this page.	/s/ Charles Bonini		Date	10/13/2017
	Signature of Attorney f	or Debtor	M	M / DD / YYYY
	Charles Bonini			
	Printed name			
	Semrad Law Firm			
	Firm name			
	11101 S. Western Ave	enue		
	Street			
	Chicago	Illii	nois	60643
	City	Sta	ate	Zip Code
	Contact phone		Email address	cbonini@semradlaw.com
	6302438		Illinois	
	Bar number		State	

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Fill in this infor	mation to identify your c	ase:		
Debtor 1	Shawn	W	Akison	
	First Name	Middle Name	Last Name	
Debtor 2	Gail		Burch	
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States E	Bankruptcy Court for the:	Northern	District of Illinois	
Case number (If known)			(State)	

Check if this is an	
amended filing	

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information 12/1

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

	Your assets Value of what you own
October 1: A/D December 10000/D	
. Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	\$0.00
Ta. Copy into Go, Total Total Collection	\$24,150.00
1b. Copy line 62, Total personal property, from Schedule A/B	
1c. Copy line 63, Total of all property on Schedule A/B	\$24,150.00
art 2: Summarize Your Liabilities	
	Your liabilities
	Amount you owe
2. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)	\$31,359.00
2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	
3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	\$0.00
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	<u>-</u>
	\$31,555.00
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$62,914.00
Your total liabilities	\$62,914.00
	\$62,914.00
Your total liabilities Part 3: Summarize Your Income and Expenses 4. Schedule I: Your Income (Official Form 106I)	\$62,914.00 \$3,765.00
Your total liabilities Part 3: Summarize Your Income and Expenses	<u> </u>
Your total liabilities Part 3: Summarize Your Income and Expenses 4. Schedule I: Your Income (Official Form 106I)	<u> </u>

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W Akison Debtor 1 Shawn _ Case number (if known) Middle Name First Name Last Name Part 4: **Answer These Questions for Administrative and Statistical Records** 6. Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. Yes. 7. What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those incurred by an individual primarily for a personal, family, or household purpose. 11 U.S.C. § 101(8). Fill out lines 8-10 for statistical purposes. 28 U.S.C. § 159. Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official \$5,618.17 Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F: From Part 4 on Schedule E/F, copy the following: **Total claim** \$0.00 9a. Domestic support obligations (Copy line 6a.) \$0.00 9b. Taxes and certain other debts you owe the government. (Copy line 6b.) \$0.00 9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.) \$9,581.00 9d. Student loans. (Copy line 6f.) \$0.00 9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.) \$0.00 9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)

\$9,581.00

9g. Total. Add lines 9a through 9f.

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Fill in this	information to identify your	case:			
Debtor 1	Shawn	W	Akison		
	First Name	Middle I	-		
Debtor 2	Gail		Burch		
(Spouse, if fi	First Name	Middle I	Name Last Name		
United Sta	ates Bankruptcy Court for the	e: Northern	District of Illinois (State)		
Case num (If known)	nber		· ·		
Officia	al Form 106A/B				Check if this is an amended filing
Sche	dule A/B: Prop	erty			12/
responsible write your Part 1:	le for supplying correct int r name and case number (i Describe Each Reside	formation. If more so f known). Answer on nce, Building, La	and accurate as possible. If two married peoplespace is needed, attach a separate sheet to the every question. Ind, or Other Real Estate You Own or Hair any residence, building, land, or similar pro	nis form. On the top of any	• •
✓	No. Go to Part 2				
	Yes. Where is the property?	•			
1.1	Street address, if available,	or other description	What is the property? Check all that apply. Single-family home Duplex or multi-unit building	the amount of any secu	claims or exemptions. Put ured claims on <i>Schedule Daims Secured by Property.</i>
			Condominium or cooperative Manufactured or mobile home	Current value of the entire property?	Current value of the portion you own?
	Number Street	7. 0 1	Land Investment property Timeshare Other	Describe the nature of interest (such as fee sthe entireties, or a life	simple, tenancy by
	City State	Zip Code	Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another	Check if this is co (see instructions)	ommunity property
			Other information you wish to add about the property identification number:	is item, such as local	
If you	own or have more than one	e, list here:	What is the group and O Charles What and	Da mak di di di con di	alaine an anamatic a D
1.2	Street address, if available,	or other description	What is the property? Check all that apply. Single-family home	the amount of any secu	claims or exemptions. Put ured claims on <i>Schedule D.</i> aims Secured by Property.
			Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home	Current value of the entire property?	Current value of the portion you own?
			Land		
	Number Street		Investment property Timeshare	Describe the nature of interest (such as fee the entireties, or a life	simple, tenancy by
	City State	Zip Code	Other		e estatej, ii kiiuwii.
			П	Check if this is co	ommunity property

Debtor 1 and Debtor 2 only

property identification number:

Debtor 1 only Debtor 2 only

Who has an interest in the property? Check

At least one of the debtors and another

Other information you wish to add about this item, such as local

(see instructions)

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Debtor 1		W Middle Name		ase number (if known)		
1.3Stre	First Name et address, if available, or other street	Middle Name her description Zip Code	Akison Last Name What is the property? Check all that apply Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home Land Investment property Timeshare Other Who has an interest in the property? Check all that apply Debtor 1 only Debtor 1 and Debtor 2 only	Do not deduce the amount of Creditors Who Current valuentire prope Describe the interest (suce the entiretie Check if	f any seculo Have Classes of the rty? e nature of h as fees s, or a life	claims or exemptions. Put ured claims on Schedule D: nims Secured by Property. Current value of the portion you own? of your ownership simple, tenancy by e estate), if known.
	the dollar value of the po ve attached for Part 1. Wr	r rtion you own for a	At least one of the debtors and another Other information you wish to add about property identification number: all of your entries from Part 1, including			
Do you ow you own the 3. Cars, va	hat someone else drives. If y ans, trucks, tractors, sport ut	equitable interest ou lease a vehicle,	t in any vehicles, whether they are regis also report it on Schedule G: Executory Co cycles	-		
☐ No ✓ Ye						
3.1	Make Model: Year:	Kia Optima 2013	Who has an interest in the property one. Debtor 1 only	the amount o	of any sec	I claims or exemptions. Put ured claims on Schedule D: laims Secured by Property.
	Approximate mileage: Other information:	110000	Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and and Check if this is community prop			Current value of the portion you own? \$10075.00
3.2	Make Model: Year:	Kia Forte 2015	Who has an interest in the property one.	the amount o	of any sec	I claims or exemptions. Put ured claims on <i>Schedule D:</i> laims <i>Secured by Property</i> .
	Approximate mileage: Other information:	60000	Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and and	Current valuentire prope \$11025.00		Current value of the portion you own? \$11025.00
			Check if this is community prop instructions)	erty (see		

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otor 1		W	Akison	Case number		
	First Name	Middle Name	Last Name			
3.3	Make		Who has an interest in the prop	erty? Check	Do not deduct secured	· ·
	Model:		one.		the amount of any secu	
	Year:		Debtor 1 only		Creditors virio mave Cia	aims Secured by Propert
	Approximate mileage:		Debtor 2 only		Current value of the	Current value of the
	Other information:		Debtor 1 and Debtor 2 only		entire property?	portion you own?
			At least one of the debtors an	d another		
			Check if this is community	property (see		
			instructions)	, ,,		
3.4	Make		Who has an interest in the prop	erty? Check	Do not deduct secured	claims or exemptions. F
	Model:		one.		the amount of any secu	
	Year:		Debtor 1 only		Creditors Who Have Cla	aims Secured by Propert
	Approximate mileage:		Debtor 2 only		Current value of the	Current value of the
	Other information:		Debtor 1 and Debtor 2 only		entire property?	portion you own?
			At least one of the debtors and	d another		
			Check if this is community	property (see		
			instructions)			
Exar			er recreational vehicles, other veh ft, fishing vessels, snowmobiles, moto			
Exar	nples: Boats, trailers, motor No			orcycle accessori		· ·
Exar	nples: Boats, trailers, motor No Yes Make		it, fishing vessels, snowmobiles, moto Who has an interest in the prop	orcycle accessori	Do not deduct secured the amount of any secu	· ·
Exar	nples: Boats, trailers, motor No Yes Make Model:		tt, fishing vessels, snowmobiles, moto Who has an interest in the propone.	orcycle accessori	Do not deduct secured the amount of any secu	ıred claims on <i>Schedule</i>
Exar	nples: Boats, trailers, motor No Yes Make Model: Year:		who has an interest in the propone. Debtor 1 only	orcycle accessori	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule aims Secured by Propert
Exar	nples: Boats, trailers, motor No Yes Make Model: Year: Approximate mileage:		Who has an interest in the propone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	perty? Check	Do not deduct secured the amount of any secu Creditors Who Have Cla	rred claims on Schedule nims Secured by Propert Current value of the
Exar	nples: Boats, trailers, motor No Yes Make Model: Year: Approximate mileage:		Who has an interest in the propone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors an	perty? Check	Do not deduct secured the amount of any secu Creditors Who Have Cla	rred claims on Schedule nims Secured by Propert Current value of the
Exar	nples: Boats, trailers, motor No Yes Make Model: Year: Approximate mileage:		Who has an interest in the propone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	perty? Check	Do not deduct secured the amount of any secu Creditors Who Have Cla	rred claims on Schedule nims Secured by Propert Current value of the
4.1	nples: Boats, trailers, motor No Yes Make Model: Year: Approximate mileage:		Who has an interest in the propone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors an Check if this is community	perty? Check d another property (see	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule ims Secured by Propert Current value of the portion you own?
4.1	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model:		Who has an interest in the propone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors an Check if this is community instructions)	perty? Check d another property (see	Do not deduct secured the amount of any secu Creditors Who Have Cla Current value of the entire property? Do not deduct secured the amount of any secu	claims or Schedule of the portion you own?
4.1	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year:		Who has an interest in the propone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors an Check if this is community instructions) Who has an interest in the prop	perty? Check d another property (see	Do not deduct secured the amount of any secu Creditors Who Have Cla Current value of the entire property? Do not deduct secured the amount of any secu	red claims on Schedule aims Secured by Propert Current value of the portion you own? claims or exemptions. F
4.1	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model:		Who has an interest in the propone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors an Check if this is community instructions) Who has an interest in the propone.	perty? Check d another property (see	Do not deduct secured the amount of any secu Creditors Who Have Cla Current value of the entire property? Do not deduct secured the amount of any secu	claims or Schedule of the portion you own?
4.1	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year:		Who has an interest in the propone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors an Check if this is community instructions) Who has an interest in the propone. Debtor 1 only	perty? Check d another property (see	Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the entire property? Do not deduct secured the amount of any secu Creditors Who Have Classification Creditors Who Have Classification Creditors Control Contr	red claims on Schedule aims Secured by Propert Current value of the portion you own? claims or exemptions. F ured claims on Schedule aims Secured by Propert
4.1	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year: Approximate mileage:		Who has an interest in the propone. Debtor 1 only Debtor 2 only At least one of the debtors an Check if this is community instructions) Who has an interest in the propone. Debtor 1 only Debtor 2 only	perty? Check d another property (see	Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the entire property? Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the	claims or schedule of the portion you own? claims or exemptions. Fured claims on Schedule of the portion you own? claims or exemptions. Fured claims on Schedule of the current value of the
4.1	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year: Approximate mileage:		Who has an interest in the propone. Debtor 1 only Debtor 2 only At least one of the debtors an Check if this is community instructions) Who has an interest in the propone. Debtor 1 only Debtor 2 only Debtor 2 only Check if this is community instructions.	perty? Check d another property (see perty? Check	Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the entire property? Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the	claims or schedule of the portion you own? claims or exemptions. Fured claims on Schedule of the portion you own? claims or exemptions. Fured claims on Schedule of the current value of the
4.1	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year: Approximate mileage: Other information:	s, personal watercraf	Who has an interest in the propone. Debtor 1 only Debtor 2 only At least one of the debtors an Check if this is community instructions) Who has an interest in the propone. Debtor 1 only Debtor 2 only Debtor 2 only At least one of the debtors and the propone. Debtor 1 only Debtor 2 only At least one of the debtors and the propone.	perty? Check d another property (see perty? Check d another	Do not deduct secured the amount of any secu Creditors Who Have Class Current value of the entire property? Do not deduct secured the amount of any secu Creditors Who Have Class Current value of the entire property?	red claims on Schedule ims Secured by Propert Current value of the portion you own? claims or exemptions. For it is a secured by Propert current value of the current value of the common secured current value of the common secured claims.

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W Debtor 1 Shawn Akison Case number (if known) First Name Middle Name Last Name Part 3: **Describe Your Personal and Household Items** Current value of the Do you own or have any legal or equitable interest in any of the following items? portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware Yes. Describe... household furniture \$1500.00 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music Yes. Describe... household electronics \$750.00 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections, other collections, memorabilia, collectibles Yes. Describe... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments No Yes. Describe... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment Yes. Describe... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories Yes. Describe... used clothes \$400.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No Yes. Describe... Costume Jewelry \$400.00 13. Non-farm animals Examples: Dogs, cats, birds, horses Yes. Describe... 14. Any other personal and household items you did not already list, including any health aids you did not list No Yes. Describe... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$3050.00 for Part 3. Write that number here

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W Akison Debtor 1 Shawn Case number (if known) Middle Name First Name Last Name Part 4: **Describe Your Financial Assets** Current value of the Do you own or have any legal or equitable interest in any of the following? portion you own? Do not deduct secured claims or exemptions. 16. **Cash** Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition **✓** No Yes Cash: 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. Institution name: 17.1. Checking account: 17.2. Checking account: 17.3. Savings account: 17.4. Savings account: 17.5. Certificates of deposit: 17.6. Other financial account: 17.7. Other financial account: 17.8. Other financial account: 17.9. Other financial account: 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts **✓** No Institution or issuer name: Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture **✓** No % of ownership: Name of entity Yes. Give specific information about

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Deb ¹	tor 1 Shawn	W Mistalla Nama	Akison	Case number (if known)	
20.	Negotiable instruments i	Middle Name orate bonds and other negotia nclude personal checks, cashiers	s' checks, promissory not	es, and money orders.	
	Non-negotiable instrume No No Yes. Give specific information about them	ents are those you cannot transformers.	er to someone by signing	or delivering them.	
21.	Retirement or pension Examples: Interests in IF		o), thrift savings accounts	, or other pension or profit-sharing plans	
	✓ No Yes. List each account	Type of account: 401(k) or similar plan:	Institution name:		
	separately.	Pension plan:			
		IRA: Retirement account:			
		Keogh: Additional account:			
22.		Additional account: prepayments I deposits you have made so tha with landlords, prepaid rent, publ			
	✓ No		Institution name:		
	Yes	Electric: Gas:	-		
		Heating oil:			
		Security deposit on rental unit:			
		Prepaid rent:			
		Telephone: Water:			
		Rented furniture:			
		Other:			
23.	Annuities (A contract for No Yes	r a periodic payment of money t Issuer name and description:	o you, either for life or for	a number of years)	
		-			

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Debt	tor 1 Shawn First Name	W Middle Name	Akison Last Name	Case number (if known)	
24.			in a qualified ABLE program, or unde	er a qualified state tuition program	
		(1), 529A(b), and 529(b)(1).	in a quanifor 7.522 program, or and	or a quantities of action programs	
	✓ No				
	Yes	tion name and description. S	Separately file the records of any interes	ts.11 U.S.C. § 521(c):	
25.			ty (other than anything listed in line	1), and rights or powers	
	exercisable for your	benefit			
	No				
	Yes. Describe				
26.			ts, and other intellectual property ceeds from royalties and licensing agree	ements	
	No No				
	Yes. Describe				
27.	Licenses franchise	s, and other general intan	aibles		
21.		_	poperative association holdings, liquor li	icenses, professional licenses	
	✓ No				
	Yes. Describe				
Mor	ney or property ow	ed to you?			Current value of the
Mor	ney or property ow	red to you?			Current value of the portion you own?
Mor	ney or property ow	red to you?			portion you own? Do not deduct secured
	ney or property ow Tax refunds owed to				portion you own?
					portion you own? Do not deduct secured
	Tax refunds owed to ✓ No ✓ Yes. Give specific	you : information		Federal:	portion you own? Do not deduct secured
	Tax refunds owed to No Yes. Give specific about them,	you		Federal: State:	portion you own? Do not deduct secured claims or exemptions.
	Tax refunds owed to No Yes. Give specific about them, you already	you information , including whether		State:	portion you own? Do not deduct secured claims or exemptions. \$0.00
28.	Tax refunds owed to No Yes. Give specific about them, you already and the tax	you information , including whether filed the returns			portion you own? Do not deduct secured claims or exemptions. \$0.00
28.	Tax refunds owed to No Yes. Give specific about them, you already and the tax Family support	information , including whether filed the returns years	al support, child support, maintenance,	State: Local:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds owed to No Yes. Give specific about them, you already and the tax Family support	information , including whether filed the returns years	al support, child support, maintenance,	State: Local: divorce settlement, property settlemen	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds owed to No Yes. Give specific about them, you already and the tax Family support Examples: Past due on	information , including whether filed the returns years	al support, child support, maintenance,	State: Local:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds owed to No Yes. Give specific about them, you already and the tax: Family support Examples: Past due or	information , including whether filed the returns years	al support, child support, maintenance,	State: Local: divorce settlement, property settlemen	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds owed to No Yes. Give specific about them, you already and the tax: Family support Examples: Past due or	information , including whether filed the returns years	al support, child support, maintenance,	State: Local: divorce settlement, property settlemen Alimony:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t
28.	Tax refunds owed to No Yes. Give specific about them, you already and the tax: Family support Examples: Past due or	information , including whether filed the returns years	al support, child support, maintenance,	State: Local: divorce settlement, property settlemen Alimony: Maintenance:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00
28.	Tax refunds owed to No Yes. Give specific about them, you already and the tax: Family support Examples: Past due or	information , including whether filed the returns years	al support, child support, maintenance,	State: Local: divorce settlement, property settlemen Alimony: Maintenance: Support:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00
29.	Tax refunds owed to No Yes. Give specific about them, you already and the tax: Family support Examples: Past due of Yes. Give specific	information , including whether filed the returns years r lump sum alimony, spousa		State: Local: divorce settlement, property settlemen Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
29.	Tax refunds owed to ✓ No Yes. Give specific about them, you already and the tax Family support Examples: Past due of ✓ No Yes. Give specific Other amounts some Examples: Unpaid was	information , including whether filed the returns years r lump sum alimony, spousa	ments, disability benefits, sick pay, vaca	State: Local: divorce settlement, property settlemen Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00
29.	Tax refunds owed to ✓ No Yes. Give specific about them, you already and the tax Family support Examples: Past due of ✓ No Yes. Give specific Other amounts some Examples: Unpaid was	information , including whether filed the returns years	ments, disability benefits, sick pay, vaca	State: Local: divorce settlement, property settlemen Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
29.	Tax refunds owed to No Yes. Give specific about them, you already and the tax Family support Examples: Past due of Yes. Give specific Other amounts some Examples: Unpaid way Social Sect	information , including whether filed the returns years	ments, disability benefits, sick pay, vaca	State: Local: divorce settlement, property settlemen Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00 \$0.00

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Deb	tor 1 Shawn	W	Akison	Case number (if known)	
	First Name	Middle Name	Last Name		
31.	Interests in insurance Examples: Health, disabi		savings account (HSA); credit,	homeowner's, or renter's insurance	
	Yes. Name the insur of each policy and li	rance company	ompany name:	Beneficiary:	Surrender or refund value:
32.	If you are the beneficiary property because some			cy, or are currently entitled to receive	
	Yes. Describe				
33.		arties, whether or not you nployment disputes, insurar	n have filed a lawsuit or made	e a demand for payment	
	✓ No Yes. Describe				
34.	Other contingent and to set off claims	unliquidated claims of evo	ery nature, including counter	claims of the debtor and rights	
	No Yes. Describe				
35.	Any financial assets yo	ou did not already list			
	No Yes. Describe				
36.		•	art 4, including any entries f		
Dort	Dosariba Any Ru	usinoss Polatod Propo	rty You Own or Hayo an	nterest In. List any real estate in Pa	art 1
Part					art i.
37.	Do you own or have an	y legal or equitable inter	est in any business-related p	roperty?	
	No. Go to Part 6. Yes. Go to line 38.				Current value of the portion you own? Do not deduct secured claims or exemptions
38.	Accounts receivable o	or commissions you alread	ly earned		
	Yes. Describe				
39.	Office equipment, furn Examples: Business-rela		odems, printers, copiers, fax m	achines, rugs, telephones, desks, chairs, el	ectronic devices
	✓ No Yes. Describe]

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Deb	tor 1 Shawn	W	Akison	Case number (if known)	
40	First Name	Middle Name equipment, supplies you use in	Last Name	ur trada	
40.		equipment, supplies you use in	business, and tools of yo	our trade	
	No No Deceribe				
	Yes. Describe				
	-				
41.	Inventory				
	✓ No				
	Yes. Describe				
42.	Interests in partnersh	nips or joint ventures			
	✓ No				
	Yes. Give specific	Name	of entity:	% of ownership:	
	information about				·
	them				
43	Customer lists mailing	lists, or other compilations			
40.	— N	j noto, or other complications			
	No Vee Do your lists i	include personally identifiable info	ormation (as defined in 11 I	ISC 8 101(//14)\2	
	Tes. Do your lists i	inolade personally identificable line	maion (as defined in 177	5.5.5. § 101(4179):	
	☐ No				
	Yes. Desc	cribe			
44.	Any business-related	property you did not already I	ist		
	✓ No				
	Yes. Give specific				-
	information				
		all of your entries from Part 5, er here		pages you have attached	
<u> </u>					
Part		arm- and Commercial Fisinal interest in farmland, list it in Part		You Own or Have an Interest In.	
46.	Do you own or have a	any legal or equitable interest	in any farm- or commerc	ial fishing-related property?	
	No. Go to Part 7.				Current value of the
	Yes. Go to line 47				portion you own? Do not deduct secured claims
					or exemptions
47.	Farm animals Examples: Livestock, p	oultry, farm-raised fish			
	No				
	Yes. Describe				

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Debt	tor 1 Shawn First Name	W Middle Name	Akison Last Name	Case number (if known)	
48.	Crops-either growing	or harvested			
	✓ No Yes. Describe				
49.	Farm and fishing equi	pment, implements, machinery, fixtu	res, and tools of trade		
	✓ No				
	Yes. Describe				
50.	Farm and fishing supp	lies, chemicals, and feed			
	✓ No				
	Yes. Describe				
51.	Any farm- and comme	rcial fishing-related property you did	d not already list		
	✓ No				
	Yes. Describe				
		<u> </u>			
		II of your entries from Part 6, includi r here		es you have attached	
Part '		pperty You Own or Have an Inte		Not List Above	
53.		perty of any kind you did not already ts, country club membership	list?		
	✓ No				7
	Yes. Give specific information				
	imonnation				
54. A	dd the dollar value of a	II of your entries from Part 7. Write t	hat number here		.•
Part 8	8: List the Totals o	f Each Part of this Form			
55. F	Part 1: Total real estate	e, line 2		>	
56. p	oart 2 total vehicles, lir	ne 5	\$21100.00		
57. P	art 3: Total personal a	nd household items, line 15	\$3050.00	_	
58. P	art 4: Total financial a	ssets, line 36		_	
59. F	Part 5: Total business-r	related property, line 45			
60. F	Part 6: Total farm- and	fishing-related property, line 52		_	
61. F	Part 7: Total other prop	erty not listed, line 54		<u> </u>	
62.1	Fotal personal property	Add lines 56 through 61	\$24150.00	Copy personal property total ►	+ \$24150.00
				_	\$24150.00
63. T	otal of all property on	Schedule A/B. Add line 55 + line 62			

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Fill in this information to identify your case:							
Debtor 1	Shawn	W	Akison				
	First Name	Middle Name	Last Name				
Debtor 2	Gail		Burch				
(Spouse, if filing)	First Name	Middle Name	Last Name				
United States Bankruptcy Court for the:		Northern	District of Illinois				
Case number (If known)			(State)				

Official Form 106C

Check if this is an amended filing

Schedule C: The Property You Claim as Exempt

04/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Pai	t 1: Identify the Property You Clain	n as Exempt		
1.	Which set of exemptions are you claiming	ng? Check one only, ev	ven if your spouse is filing with you.	
	You are claiming state and federal r	onbankruptcy exemp	otions. 11 U.S.C. § 522(b)(3)	
	You are claiming federal exemption	s. 11 U.S.C. § 522(b)(2	2)	
			,	
2.	For any property you list on Schedule A	b that you claim as e	exempt, iii in the information below.	
	Barra de la companya della companya della companya de la companya de la companya della companya		A	0
	Brief description of the property and line on Schedule A/B that lists this	Current value of the portion you	Amount of the exemption you claim	Specific laws that allow exemption
	property	own	Check only one box for each exemption.	
		Copy the value from Schedule A/B		
	Brief description:	\$11,025.00	7	735 ILCS 5/12-1001(c); 735 ILCS 5/12-1001(b)
	Kia Forte, 2015		\$0	
	Line from		100% of fair market value, up to any	
	Schedule A/B: 03		applicable statutory limit	
	Brief	Ф750.00		735 ILCS 5/12-1001(b)
	description: household electronics	\$750.00	\$750.00	
	Line from		100% of fair market value, up to any	-
	Schedule A/B: 07		applicable statutory limit	
3.	✓ No	ry 3 years after that for a	375? cases filed on or after the date of adjustment.) vithin 1,215 days before you filed this case?	
	No			
	Yes			

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De	btor 1 Shawn	W		Akison	Case number (if known)	<u></u>
	First Name	Mid	dle Name L	ast Name		
Pa	rt 2: Additional I	Page				
		of the property and A/B that lists this	Current value of the portion you own		exemption you claim box for each exemption.	Specific laws that allow exemption
			Copy the value from Schedule A/B			
	Brief description: household fur	rniture	\$1,500.00	/	\$1,500.00	735 ILCS 5/12-1001(b)
	Line from Schedule A/B:	06			ir market value, up to any statutory limit	
	Brief		# 400.00			735 ILCS 5/12-1001(a)
	description: used clothes		\$400.00	✓	\$400.00	_
	Line from Schedule A/B:	11			ir market value, up to any statutory limit	
	Brief		# 400.00			735 ILCS 5/12-1001(b)
	description: Costume Jew	velry	\$400.00	✓	\$400.00	_
	Line from Schedule A/B:	12			ir market value, up to any statutory limit	

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			Du	cument Page 22 (01 74		
Fill in	this inforr	nation to identify your cas	se:				
Debto	or 1	Shawn	W	Akison			
		First Name	Middle Name	Last Name	-		
Debto		Gail		Burch	_		
(Spous	e, if filing)	First Name	Middle Name	Last Name			
United	d States B	ankruptcy Court for the:	Northern	District of Illinois (State)	-		
Case (If know	number ⁽ⁿ⁾			,	-	_	
Offi	icial I	Form 106D					Check if this is an amended filing
Scl	nedu	le D: Credito	ors Who Ha	ve Claims Secu	ired by Prop	erty	12/15
Be as	complete	and accurate as possible	e. If two married people	e are filing together, both are	equally responsible for si	upplying correct info	rmation. If
	-	needed, copy the Addition number (if known).	nal Page, fill it out, nun	ber the entries, and attach it	to this form. On the top	of any additional pag	ges, write your
		reditors have claims se	cured by your proper	hv2			
1. E	•			vith your other schedules. You	have nothing else to ren	ort on this form	
L	=	Fill in all of the information		viui your ourier scriedules. Tou	Thave Hourning else to repo	ort off tries form.	
			Delow.				
Part	1: List	All Secured Claims					
2.	for each		ditor has a particular clain	ured claim, list the creditor separan, list the other creditors in Part 2.0 ng to the creditor's name.	,	Column B Value of collateral	Column C Unsecured portion
					value of collateral.	that supports this claim	If any
2.1		er Consumer USA	- Describe the propert	y that secures the claim:	\$18,736.00	\$10,075.00	\$8,661.00
	Creditor's	Name MYFORD RD FL 2	Kia Optima Value: \$0	<u> </u>			
	Numbe			e, the claim is: Check all that ap	oply.		
			Contingent				
	TUSTIN	CA 92780	Unliquidated				
	City Who ow	State ZIP Code es the debt? Check one.	Disputed				
		tor 1 only	Nature of lien. Check	all that apply.			
	=	tor 2 only	An agreement you secured car loan)	made (such as mortgage or			
		tor 1 and Debtor 2 only		h as tax lien, mechanic's lien)			
	At le	ast one of the debtors and ther	Judgment lien fro	·			
	Che	ck if this claim relates to ommunity debt			<u> </u>		
	Date de incurred	bt was 12/2016	Last 4 digits of acco	unt number1000	_		
2.2	CSC/SPF Creditor's	RINGBORDAUTO.COM	- Describe the propert	y that secures the claim:	\$12,623.00	\$11,025.00	<u>\$1,598.00</u>
		eeport Pkwy	069 Automobile				
	Numbe	er Street	_	e, the claim is: Check all that ap	oply.		
			_ Contingent				
	Irving City	TX 75063 State ZIP Code	Unliquidated				
	-	es the debt? Check one.	Disputed				
	Deb	tor 1 only	Nature of lien. Check	all that apply.			
		tor 2 only	An agreement you secured car loan)	ı made (such as mortgage or			
		tor 1 and Debtor 2 only	Statutory lien (suc	h as tax lien, mechanic's lien)			
	anot	ast one of the debtors and ther	Judgment lien fro	m a lawsuit			
		ck if this claim relates to	Other (including a	right to offset)	<u></u>		
	a co Date de incurred		Last 4 digits of acco	unt number 1001	_		

here:

\$31,359.00

Add the dollar value of your entries in Column A on this page. Write that number

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Debtor 1	Shawn	W	Akison
	First Name	Middle Name	Last Name
Debtor 2	Gail		Burch
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:		Northern	District of Illinois
Case number			(State)

Official Form 106E/F

Check if this is an amended	filing
-----------------------------	--------

claim

amount

amount

Schedule E/F: Creditors Who Have Unsecured Claims

12/15

Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on Schedule A/B: Property (Official Form 106A/B) and on Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G). Do not include any creditors with partially secured claims that are listed in Schedule D: Creditors Who Hold Claims Secured by Property. If more space is needed, copy the Part you need, fill it out, number the entries in the boxes on the left. Attach the Continuation Page to this page. On the top of any additional pages, write your name and case number (if known).

Part 1:	List All of	Your PR	IORITY U	nsecured	Claims
---------	-------------	---------	-----------------	----------	--------

1.	Do any creditors have priority unsecured claims against you?			
	No. Go to Part 2.			
	Yes.			
2.	List all of your priority unsecured claims. If a creditor has more than one priority unsecured claim, list the creditor seplisted, identify what type of claim it is. If a claim has both priority and nonpriority amounts, list that claim here and show As much as possible, list the claims in alphabetical order according to the creditor's name. If you have more than two procontinuation Page of Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. (For an explanation of each type of claim, see the instructions for this form in the instruction booklet.)	both priority a	and nonpriori	ty amounts.
		Total	Priority	Nonpriority

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Debto	r 1 Shawn	W	Akison	Case number (if known)	
	First Name	Middle Name	Last Name		
Part 2					
[o any creditors have nonpriori No. You have nothing to re Yes.			e court with your other schedules.	
u It	nsecured claim, list the creditor s	eparately for each claim	im. For each claim lis	r of the creditor who holds each claim. If a creditor has more sted, identify what type of claim it is. Do not list claims already in Part 3.If you have more than four priority unsecured claims fill ou	cluded in Part 1.
					Total claim
4.1	ATG CREDIT Nonpriority Creditor's Name 1700 W CORTLAND ST STE 2			Last 4 digits of account number 2817 When was the debt incurred? 10/2014	\$152.00
	Number Street			As of the data you file the claim in Check all that apply	
	CHICAGO Illino City Stat Who incurred the debt? Chec Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors Check if this claim relate Is the claim subject to offset? No	e Zip k one. , and another es to a community d	622 Code	As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts 001 Collection; Collecting for ORIGINAL CREDITOR: MEDICAL Other. Specify PAYMENT DATA	
	Yes			Other. Specify	
4.2	CAPITALONE Nonpriority Creditor's Name c/o Pollack & Rosen, P.C Number Street 1825 Barrett Lakes Blvd Suite 5	orgia 30° e Zip k one. and another	144 Code	Last 4 digits of account number 4226 When was the debt incurred? 2/2016 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts ✓ Other. Specify CreditCard	\$524.00
4.3	Nonpriority Creditor's Name c/o Pollack & Rosen, P.C Number Street 1825 Barrett Lakes Blvd Suite 5	orgia 30° e Zip k one. and another	144 Code	Hast 4 digits of account number 1788 4/2017 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify CreditCard	\$434.00

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Debtor 1 Shawn First Name W Akison Case number (if known) Middle Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. Total claim

4.4	CAPITALONE Nonpriority Creditor's Name c/o Pollack & Rosen, P.C Number Street 1825 Barrett Lakes Blvd Suite 510 Kennesaw Georgia 30144 City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? No Yes	Last 4 digits of account number 1175 When was the debt incurred? 12/2016 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts ✓ Other. Specify CreditCard	\$382.00
4.5	CITI Nonpriority Creditor's Name P.O. BOX 9001037 Number Street Louisville Kentucky 40290 City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? No Yes	Last 4 digits of account number 5/2017 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify CreditCard	\$901.00
4.6	CNAC/IL115 Nonpriority Creditor's Name 2345 Jefferson St Number Street Joliet Illinois 60435 City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? No	Last 4 digits of account number 6839 When was the debt incurred? 4/2012 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify 044 Automobile	\$7,078.00

Yes

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W Debtor 1 Shawn Akison Case number (if known) Middle Name First Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.7 ComEd \$833.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 3 Lincoln Center As of the date you file, the claim is: Check all that apply. Bankruptcy Section Contingent Unliquidated 60181 Oakbrook Terrace Illinois City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only **V** divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify ___ Other Is the claim subject to offset? **✓** No T Yes Cottonwood Financial dba Cash Store \$3,185.00 Last 4 digits of account number _ Nonpriority Creditor's Name 1901 Gateway Dr When was the debt incurred? n/a Number As of the date you file, the claim is: Check all that apply. Ste 200 Contingent Unliquidated Irving Texas 75038 State Zip Code Disputed City Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify __ Other Is the claim subject to offset? **✓** No Yes Credit Collection Services \$1,174.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 725 Canton Street n/a Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 02062 Norwood Massachusetts Disputed City State Zip Code Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims

✓ No ☐ Yes

At least one of the debtors and another

Is the claim subject to offset?

Check if this claim relates to a community debt

debts

Other. Specify _

Debts to pension or profit-sharing plans, and other similar

Other

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W Debtor 1 Shawn Akison Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** CREDIT ONE BANK NA 4.10 \$499.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 4/2017 PO BOX 98875 Number Street As of the date you file, the claim is: Check all that apply. Contingent LAS VEGAS Nevada 89193 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify ___ CreditCard Is the claim subject to offset? **✓** No Yes 4.11 CREDIT ONE BANK NA \$466.00 Last 4 digits of account number 3397 Nonpriority Creditor's Name PO BOX 98875 When was the debt incurred? 11/2016 Number Street As of the date you file, the claim is: Check all that apply. Contingent LAS VEGAS 89193 Nevada Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify ___ CreditCard Is the claim subject to offset? **✓** No Yes FIRST PREMIER BANK 4.12 \$497.00 Last 4 digits of account number Nonpriority Creditor's Name Jefferson Capital Systems, LLC PO Box 7999 When was the debt incurred? 6/2017 Number As of the date you file, the claim is: Check all that apply. c/o Kelly Lukason Contingent 56302 Saint Cloud Minnesota Unliquidated City Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify _ CreditCard Is the claim subject to offset? No

Yes

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W Debtor 1 Shawn Akison Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** JEFFERSON CAPITAL SYST 4.13 \$2,004.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 2/2016 16 MCLELAND RD Number Street As of the date you file, the claim is: Check all that apply. Contingent SAINT CLOUD Minnesota 56303 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify ____ 001 UnknownLoanType Is the claim subject to offset? **✓** No Yes 4.14 MERCHANTS CREDIT GUIDE \$399.00 Last 4 digits of account number 1480 Nonpriority Creditor's Name 223 W JACKSON BLVD STE 7 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent CHICAGO Illinois 60606 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt 001 Collection; Collecting for Is the claim subject to offset? **✓** ORIGINAL CREDITOR: MEDICAL **✓** No Other. Specify PAYMENT DATA Yes MERCHANTS CREDIT GUIDE 4.15 \$399.00 Last 4 digits of account number _ Nonpriority Creditor's Name 223 W JACKSON BLVD STE 7 When was the debt incurred? 8/2014 Number As of the date you file, the claim is: Check all that apply. Contingent Illinois **CHICAGO** 60606 Unliquidated City Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts 001 Collection; Collecting for Is the claim subject to offset? ORIGINAL CREDITOR: MEDICAL No

Yes

Other. Specify ___

PAYMENT DATA

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W Debtor 1 Shawn Akison Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.16 \$652.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 2479 Edison Blvd Unit A Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 44087 Twinsburg Ohio City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar At least one of the debtors and another Check if this claim relates to a community debt Other. Specify ___ **PNC Collection** Is the claim subject to offset? **✓** No Yes \$415.00 4.17 Nicor Gas Last 4 digits of account number _ Nonpriority Creditor's Name n/a PO Box 0632 When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Aurora Illinois 60507 State Zip Code Disputed City Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other Other. Specify _ Is the claim subject to offset? **✓** No Yes **OPPITY FIN** 4.18 \$840.00 Last 4 digits of account number 3161 Nonpriority Creditor's Name When was the debt incurred? 4/2017 11 E. ADAMS SUITE 501 Number Street As of the date you file, the claim is: Check all that apply. Contingent CHICAGO Illinois 60603 Unliquidated Zip Code City State Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify ___ 9 InstallmentLoan Is the claim subject to offset? **✓** No

Yes

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W Debtor 1 Shawn Akison Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.19 \$669.00 Last 4 digits of account number 0147 Nonpriority Creditor's Name P.O. Box 9203 When was the debt incurred? 5/2017 Number Street As of the date you file, the claim is: Check all that apply. Contingent Old Bethpage New York 11804 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify __ CreditCard Is the claim subject to offset? **✓** No Yes 4.20 STATE COLLECTION SERVI \$471.00 Last 4 digits of account number 1224 Nonpriority Creditor's Name 2509 S STOUGHTON RD When was the debt incurred? 6/2013 Number Street As of the date you file, the claim is: Check all that apply. Contingent MADISON Wisconsin 53716 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt 001 Collection; Collecting for Is the claim subject to offset? **✓** ORIGINAL CREDITOR: MEDICAL **✓** No Other. Specify PAYMENT DATA Yes US DEPT OF ED/GLELSI 4.21 \$9,581.00 Last 4 digits of account number _ Nonpriority Creditor's Name 2401 INTERNATIONAL LN When was the debt incurred? 11/2015 Number Street As of the date you file, the claim is: Check all that apply. Contingent 53704 MADISON Wisconsin Unliquidated City Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify Is the claim subject to offset? No

Yes

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Debtor 1 Shawn W Akison Case number (if known)
First Name Middle Name Last Name

Part 4: Add the Amounts for Each Type of Unsecured Claim 6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim. **Total claims** \$0.00 Total claims 6a. Domestic support obligations. from Part 1 \$0.00 6b. Taxes and certain other debts you owe the government \$0.00 6c. Claims for death or personal injury while you were intoxicated \$0.00 6d. Other. Add all other priority unsecured claims. Write that amount here. \$0.00 6e. Total. Add lines 6a through 6d. 6e. **Total claims** \$9,581.00 **Total claims** 6f. Student loans from Part 2 \$0.00 6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims \$0.00 6h. Debts to pension or profit-sharing plans, and other similar \$21,974.00 6i. Other. Add all other nonpriority unsecured claims. Write that amount here. \$31,555.00 6j. Total. Add lines 6f through 6i.

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Debtor 1	Shawn	W	Akison
	First Name	Middle Name	Last Name
Debtor 2	Gail		Burch
(Spouse, if filing)	First Name	Middle Name	Last Name
United States E	Bankruptcy Court for the:	Northern	District of Illinois
			(State)
Case number			()
(If known)		•	·

Official Form 106G

Check if this is an amended filing

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease

State what the contract or lease is for

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Fill in this infor	mation to identify your c	ase:		
Debtor 1	Shawn	W	Akison	
	First Name	Middle Name	Last Name	
Debtor 2 (Spouse, if filing)	Gail		Burch	
	First Name	Middle Name	Last Name	
United States E	Sankruptcy Court for the:	Northern	District of Illinois	
Case number (If known)			(State)	

٦	Check if this is an
	amended filing

Official Form 106H

Schedule H: Your Codebtors

12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number

	ntries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if n). Answer every question.
1.	Do you have any codebtors? (If you are filing a joint case, do not list either spouse as a codebtor.)
	▼ No
	Yes
2.	Within the last 8 years, have you lived in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)
	No. Go to line 3.
	Yes. Did your spouse, former spouse, or legal equivalent live with you at the time?
	No No
	Yes. In which community state or territory did you live? Fill in the name and current address of that person.
	Name of your spouse, former spouse, or legal equivalent
	Number Street
	City State Zip Code
3.	In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line 2 again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.
	Column 1: Your codebtor Column 2: The creditor to whom you owe the debt
	Check all schedules that apply:

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		Dut	Junieni Paį	je 34 01 <i>1</i>	4			
Fill in this in	formation to identify	your case:						
Debtor 1	Shawn	W	Akison					
	First Name	Middle Name	Last Name		Che	ck if this is:		
Debtor 2 (Spouse, if filing)	Gail First Name	Middle Name	Burch Last Name			An amended filir	ng	
	Bankruptcy Court for	Northern	District of Illinois					petition chapter 13
the:	Barna aproy Coare for	110/11/0/11	(State)	_		expenses as of	the following	date:
Case number (If known)					Ī	MM / DD / YYY	Y	
Official	Form 106I							
Schedu	le I: Your In	come						12/15
number (if kr	ore space is needed nown). Answer ever scribe Employmer	•	et to this form. On	tne top or a	ny additi	onai pages, w	rite your na	ame and case
1. Fill in you information	ır employment		Debtor 1			Debtor 2		
If you hav attach a se informatio	ave more than one job, separate page with tion about additional		Employed Not Employed			Employed Not Employed		
employers	art time, seasonal, or	Occupation				- 		
self-emplo		Employer's name				Nexus Employ	ment Solution	n Plus Inc
Occupatio	n may include student	Employer's address	Number Street 150 Anton Dr. Number Street				· <u>·</u>	
or homem	aker, if it applies.		- Trumber offeet					
						<u> </u>		
			City	State 2	Zip Code	Romeoville City	Illinois State	Zip Code
		How long employed there?						
	ve Details About N	Monthly Income	n. If you have nothing	to report for	any line, v	rite \$0 in the sp	ace. Include	your non-filing
spouse unles	ss you are separated.	-		·	•	·		
	r non-filing spouse have attach a separate she	e more than one employer, et to this form.	Combine the Informa			For Debtor 2		ow. II you need
				For Debto	r 1	non-filing spo		
		ary, and commissions (before, calculate what the monthly v			\$0.00		61,841.67	

+ \$0.00

\$0.00

+ \$0.00

\$1,841.67

3. Estimate and list monthly overtime pay.

4. Calculate gross income. Add line 2 + line 3.

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Debto	or 1Shawn First Name		Akison Last Name		Case number known)	(if		
	,	date riamine			For Debtor 1	For Debtor 2 or non-filing spouse		
Сор	y line 4 here		→ 4		\$0.00	\$1,841.67		
5. List	all payroll ded							
5a.	Tax, Medicare,	and Social Security deductions	5	a.	\$0.00	\$346.67		
5b.	Mandatory cor	ntributions for retirement plans	5	b.	\$0.00	\$0.00		
5c.	Voluntary cont	ributions for retirement plans	5	с.	\$0.00	\$0.00		
5d.	Required repa	yments of retirement fund loans	5	d.	\$0.00	\$0.00		
5e.	Insurance		5	e	\$0.00	\$0.00		
5f.	Domestic supp	ort obligations	5	f.	\$0.00	\$0.00		
5g.	Union dues		5	g.	\$0.00	\$0.00		
5h.	Other deduction	ons. Specify:	_ 5	h. +	\$0.00 +	\$0.00		
6. Add +5h.	I the payroll de	ductions. Add lines 5a + 5b + 5c + 5d + 5e +5f	f + 5g 6		\$0.00	\$346.67		
7. Cal	culate total mo	nthly take-home pay. Subtract line 6 from line	4. 7		\$0.00	\$1,495.00		
8. List	all other incon	ne regularly received:						
8a.	business, profe	,						
		ent for each property and business showing ordinary and necessary business expenses, and						
	the total monthl	y net income.	8	a. <u> </u>	\$0.00	\$0.00		
	Interest and di			b.	\$0.00	\$0.00		
8c.	dependent reg		a					
		s, spousal support, child support, maintenance, ent, and property settlement.	8	c.	\$0.00	\$0.00		
8d.	Unemploymen	t compensation	8	d.	\$0.00	\$0.00		
8e.	Social Security	,	8	e.	\$0.00	\$0.00		
	Include cash ass cash assistance under the Suppl housing subsidi Specify:	ent assistance that you regularly receive sistance and the value (if known) of any non-that you receive, such as food stamps (benefits emental Nutrition Assistance Program) or es e Programs Income		f.	\$180.00	\$357.00		
8a		irement income		g.	\$0.00	\$0.00		
		income. Specify: Cash Job - Odd jobs		э. h. +	\$1,733.00 +	\$0.00		
		ne Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g +		_	\$1,913.00	\$357.00	Ì	
					ψ1,010.00		Ì	
		rincome. Add line 7 + line 9. ne 10 for Debtor 1 and Debtor 2 or non-filing sp		0.	\$1,913.00 +	\$1,852.00	=	\$3,765.00
Inc frie	lude contribution nds or relatives.	gular contributions to the expenses that you as from an unmarried partner, members of your amounts already included in lines 2-10 or amou	household,	your d	ependents, your roomm			
Spe	ecify:						11. +	\$0.00
12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it applies						12.	\$3,765.00	
****	te that amount o	in the cummary of confederes and chausical cum	mmary or o	ertain L	abilities and Helated Dat	a, ii it applies		Combined monthly income
13. D o	you expect an No. Yes. Explain:	increase or decrease within the year after y	you file this	s form?				
<u> </u>	.							

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		Docu	ment Page 36 of 74		
Fill in this infor	mation to identify	your case:			
Debtor 1 Debtor 2 (Spouse, if filing)	Shawn First Name Gail	W Middle Name	Akison Last Name Burch	Check if this is:	na
	First Name Sankruptcy Court f	Middle Name for the: <u>Northern</u> [Last Name District of Illinois (State)	A supplement s	howing post-petition chapter 13 the following date:
Case number (If known)				MM / DD / YYY	<u>Y</u>
Official	Form 10	6J			
Schedul	e J: Your	Expenses			12/15
information. If I					
1. Is this a join					
No. Go	to line 2				
Yes. Do	oes Debtor 2 live	in a separate household?			
	No Dobtor 2	must file Official Forms 106J-2, <i>Exper</i>	nege for Sangrata Hausahald of Daht	or 2	
2. Do you have	e dependents?	No	ises for deparate flouserfold of Debt	<i>J.</i> 2.	
Do not list D Debtor 2.	-	Yes. Fill out this information for each dependent	Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
			Child	14 years	No. ✓ Yes.
			Child	13 years	No. Yes.
	enses include f people other	☑ No			
yourself and dependents	-	Yes			
Part 2: Estir	mate Your Ong	going Monthly Expenses			
_	of a date after the	your bankruptcy filing date unless y e bankruptcy is filed. If this is a sup		•	-
•	•	n non-cash government assistance i uded it on <i>Schedule I: Your Incom</i> e	-		Your expenses
	or home owners	ship expenses for your residence. In	clude first mortgage payments and		\$1,200.00

\$0.00

\$0.00

\$0.00

\$0.00

4a

4b.

4c.

4d.

If not included in line 4: 4a. Real estate taxes

4b. Property, homeowner's, or renter's insurance

4c. Home maintenance, repair, and upkeep expenses

4d. Homeowner's association or condominium dues

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Debtor 1 Shawn W Akison Case number (if known)

First Name	Middle Name	Last Name		
			`	Your expenses
5. Additional mortgage payments for	your residence, such a	as home equity loans	5.	\$0.00
6. Utilities:				
6a. Electricity, heat, natural gas			6a.	\$180.00
6b. Water, sewer, garbage collection			6b.	\$55.00
6c. Telephone, cell phone, Internet,	satellite, and cable service	es	6c.	\$160.00
6d. Other. Specify:			6d	\$0.00
7. Food and housekeeping supplies			7.	\$700.00
8. Childcare and children's education	n costs		8.	\$30.00
9. Clothing, laundry, and dry cleaning	9		9.	\$85.00
10. Personal care products and servi	ces		10.	\$85.00
11. Medical and dental expenses			11.	\$20.00
12. Transportation. Include gas, maint Do not include car payments	enance, bus or train fare.		12.	\$300.00
13. Entertainment, clubs, recreation,	, newspapers, magazin	es, and books	13.	\$0.00
14. Charitable contributions and relig	gious donations		14.	\$0.00
15. Insurance. Do not include insurance deducted f	rom your pay or included	d in lines 4 or 20.		
15a. Life insurance			15a	\$0.00
15b. Health insurance			15b	\$0.00
15c. Vehicle insurance			15c	\$125.00
15d. Other insurance. Specify:			15d	\$0.00
16. Taxes. Do not include taxes deduct	ed from your pay or inclu	uded in lines 4 or 20.		
Specify:			16	\$0.00
17. Installment or lease payments:				
17a. Car payments for Vehicle 1			17a	\$0.00
17b. Car payments for Vehicle 2			17b	\$0.00
17c. Other. Specify:			17c	\$0.00
17d. Other. Specify:			17d	\$0.00
18. Your payments of alimony, maint	enance, and support th	hat you did not report as deducted from		\$0.00
your pay on line 5, Schedule I, Yo	•	·	18.	
19.Other payments you make to supp	port others who do not	live with you.		
Specify:	to de de de Persona de con		19.	\$0.00
20. Other real property expenses not 20a. Mortgages on other property	included in lines 4 or 5	5 of this form or on Schedule I: Your Income.	202	60.00
20b. Real estate taxes.			20a	\$0.00
20c. Property, homeowner's, or rent	er's insurance		20b	\$0.00
			20c	\$0.00
20d. Maintenance, repair, and upkee	•		20d	\$0.00
20e. Homeowner's association or co	muomimum dues		20e	\$0.00

Official Form 106J Schedule J: Your Expenses page 2

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Debtor 1 Shawn		W	Akison	Case number (if known)		
First Name		Middle Name	Last Name			
21. Other. Specify	:				21	\$0.00
00 Calaulata						
-	ir monthly expenses.					\$2,940.00
22a. Add lines	· ·			\$0.00		
• •	` .		from Official Form 106J-2			\$2,940.00
22c. Add line 2	2a and 22b. The result	is your monthly exp	enses.		22.	
23. Calculate you	r monthly net income.	•				
23a. Copy line	12 (your combined mo	nthly income) from	Schedule I.		23a	\$3,765.00
23b. Copy you	r monthly expenses from	m line 22 above.			23b	\$2,940.00
23c. Subtract y	our monthly expenses f	from your monthly i	ncome.			\$825.00
The resul	t is your monthly net inc	come.			23c	
mortgage pay No Yes			oan within the year or do y nodification to the terms of			

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Fill in this infor	mation to identify your ca	ase:	
Debtor 1	Shawn	W	Akison
	First Name	Middle Name	Last Name
Debtor 2	Gail		Burch
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:		Northern	District of Illinois (State)
Case number			(State)

Official Form 106Dec

П	Check if this is an
_	amended filing

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

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Fill in this info	rmation to identify your o	case:				
Debtor 1	Shawn	W	Akison			
Debtor 2	First Name Gail	Middle Na	me Last Nam Burch	е		
(Spouse, if filing)	First Name	Middle Na		e e		
United States I	Bankruptcy Court for the:	Northern	District of Illino	is		
			(Stat			
Case number (If known)						
Official	Form 107					Check if this is amended filing
Jiliciai	Form 107					arrorrada ming
Stateme	nt of Financia	al Affairs fo	r Individuals	Filing for Bankru	ptcy	04
	own). Answer every q e Details About Your		nd Where You Lived	Before		
1. What is	your current marital st	atus?				
. Wilat is	your current maritar st	atus:				
	urried					
☐ No	t married					
✓ No		-				
✓ No		ou lived in the last 3	years. Do not include v			Dates Debtor 2 lived
✓ No	s. List all of the places yo	ou lived in the last 3	years. Do not include v	vhere you live now.		Dates Debtor 2 lived there Same as Debtor 1
✓ No	s. List all of the places yo	ou lived in the last 3	years. Do not include v	where you live now. Debtor 2:		there
✓ No Yes	s. List all of the places yo	ou lived in the last 3	years. Do not include v	where you live now. Debtor 2:		there
✓ No Yes	s. List all of the places yo	ou lived in the last 3	years. Do not include v Dates Debtor 1 lived there	Debtor 2: Same as Debtor 1		there Same as Debtor 1
✓ No Yes	s. List all of the places yo	ou lived in the last 3	years. Do not include v Dates Debtor 1 lived there	Debtor 2: Same as Debtor 1		there Same as Debtor 1 From
✓ No Yes	s. List all of the places you	ou lived in the last 3	years. Do not include v Dates Debtor 1 lived there	Debtor 2: Same as Debtor 1	Zip Code	there Same as Debtor 1 From
V No Yes	s. List all of the places you	ou lived in the last 3	years. Do not include v Dates Debtor 1 lived there	Debtor 2: Same as Debtor 1 Number Street	Zip Code	there Same as Debtor 1 From
No Yes	s. List all of the places you btor 1: mber Street	ou lived in the last 3	years. Do not include v Dates Debtor 1 lived there	Debtor 2: Same as Debtor 1 Number Street City State Same as Debtor 1	Zip Code	there Same as Debtor 1 From To
No Yes	s. List all of the places you	ou lived in the last 3	years. Do not include v Dates Debtor 1 lived there From To	Debtor 2: Same as Debtor 1 Number Street City State	Zip Code	there Same as Debtor 1 From To Same as Debtor 1
No Yes	btor 1: mber Street State	ou lived in the last 3	years. Do not include v Dates Debtor 1 lived there From To	Debtor 2: Same as Debtor 1 Number Street City State Same as Debtor 1	Zip Code	there Same as Debtor 1 From To Same as Debtor 1 From From

and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)

Yes. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H).

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Case number (if known)

Akison

W

Debtor 1 Shawn

First Name Middle Name Last Name Part 2: Explain the Sources of Your Income Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. Yes. Fill in the details. **Debtor 1** Debtor 2 Sources of income Sources of income **Gross income Gross income** Check all that apply. (before deductions and Check all that apply. (before deductions and exclusions) exclusions) ✓ Wages, Wages, \$34112.00 From January 1 of current year until commissions, commissions, the date you filed for bankruptcy: bonuses, tips bonuses, tips Operating a Operating a business business Wages, \$66500.00 Wages, For last calendar year: commissions, commissions, 2016 (January 1 to December 31, bonuses, tips bonuses, tips YYYY Operating a Operating a business business Wages, Wages, \$47000.00 For the calendar year before that: commissions. commissions. (January 1 to December 31, 2015) bonuses, tips bonuses, tips Operating a Operating a business business Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details. Debtor 1 Debtor 2 Sources of income **Gross income from** Sources of income Gross income from Describe below. each source Describe below. each source (before deductions (before deductions and exclusions) and exclusions) unemployment \$11,477.00 From January 1 of current year until Food Stamps \$3,570.00 the date you filed for bankruptcy: \$0.00 For last calendar year: \$0.00 (January 1 to December 31, 2016 \$0.00 For the calendar year before that: \$0.00 (January 1 to December 31, 2015

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W Akison Debtor 1 Shawn __ Case number (if known) Middle Name Last Name List Certain Payments You Made Before You Filed for Bankruptcy Part 3: 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of payment Total amount paid Amount you still owe Was this payment for... Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors

Other

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or 1	Shawn		W		ison	Case number	(if known)
	First Name		Middle Name	Las	st Name		
nsi orp ge	ders include you porations of whic	r relatives; a h you are a for a busir	any general partner an officer, director, ness you operate a	s; relatives of any person in control,	general partners; par or owner of 20% or	tnerships of which y more of their voting	who was an insider? you are a general partner; g securities; and any managing r domestic support obligations,
✓	No						
	Yes. List all pag	yments to a	an insider.	Dates of	Total amount	Amount you	Reason for this payment
				payment	paid	still owe	Trouble to the paymont
	Insider's Name						
	Number Street						
	City	State	Zip Code				
	Insider's Name						
	Number Street						
	City	State	Zip Code				
	No		aranteed or cosigne t benefited an ins	•	Total amount paid	Amount you still owe	Reason for this payment Include creditor's name
	Insider's Name						
	Number Street						
	City	State	Zip Code				
	Insider's Name						
	Number Street						
	City	State	Zip Code				

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W Akison Debtor 1 Shawn Case number (if known) Middle Name First Name Last Name Part 4: Identify Legal Actions, Repossessions, and Foreclosures 9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No **V** Yes. Fill in the details. Status of the case Nature of the case Court or agency Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Value of the Describe the property Date property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied. Describe the property Date Value of the property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied.

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Debt	tor 1 Shawn First Name	W Middle Name	Akison Last Name	Case number (if known)	
11.	Within 90 days before you accounts or refuse to male			ank or financial institution, set off any am	ounts from your
	✓ No Yes. Fill in the details.				
			Describe the action the	creditor took Date action was taken	Amount
	Creditor's Name				_
	Number Street		Last 4 digits of account n	umber: XXXX-	
	City Stat	te Zip Code			
12.	Within 1 year before you fi appointed receiver, a cust			ossession of an assignee for the benefit o	of creditors, a court-
	✓ No ✓ Yes				
Part	List Certain Gifts ar	nd Contributions			
13.	Within 2 years before you	ı filed for bankruptcy, dic	you give any gifts with a to	tal value of more than \$600 per person?	
	✓ No Yes. Fill in the details	for each gift.			
	Gifts with a total valu per person	ue of more than \$600	Describe the gifts	Dates you gave the gifts	Value
	Person to Whom You C	Gave the Gift			_
	Number Street				
	City Stat Person's relationship to	•			
	Person to Whom You C	Gave the Gift			_
	Number Street				
	City State Person's relationship to	•			

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Debt		Shawn	W	Akison	Case number (if know	vn)	
		First Name	Middle Name	Last Name			
14.	Wit	hin 2 years before you filed	d for bankruptev. did	you give any gifts or contri	butions with a total value	of more than \$600	to any charity?
	_			you give any give or comm			,
		No					
	Ш	Yes. Fill in the details for e					
		Gifts or contributions to on that total more than \$600		Describe what you con	tributed	Date you contributed	Value
		that total more than \$000	,			Contributed	
		Objects to Manage					
		Charity's Name					
		Number Street					
		City State	Zip Code				
Dort	. 6.	List Certain Losses					
15.		hin 1 year before you filed holling? No Yes. Fill in the details.	for bankruptcy or sin	ce you filed for bankruptcy	, did you lose anything beα	cause of theft, fire,	other disaster, or
		Describe the property you how the loss occurred	u lost and	Describe any insurance Include the amount that pending insurance claim. A/B: Property.	insurance has paid. List	Date of your loss	Value of property lost
				7.27.7.660.19.			
Part	7:	List Certain Payments	or Transfers				
		No		cy petition? r credit counseling agencies for	or services required in your b	ankruptcy.	
	lacksquare	Yes. Fill in the details.					
				Description and value of transferred	f any property	Date payment or transfer was made	Amount of payment
		Semrad Law Firm		Attorney's Fee - 400.00		10/10/2017	\$400.00
		Person Who Was Paid		Attorney 3 ree - 400.00		10/10/2011	<u>Ψ100.00</u>
		11101 S. Western Avenue					
		Number Street					
		Chicago Illinois	60643				
		City State	Zip Code				
		Email or website address					
		Person Who Made the Payr	ment, if Not You				
		Person Who Was Paid					
		North and Observe					
		Number Street					
		City State	Zip Code				
		Email or website address	· 				
		Person Who Made the Payr	nent if Not You				
		i disoni vvito iviaue ilie Fayi	mont, ii ivot 100				

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Jebtor 1	Shawn	W	Akison	Case num	ber (if known)	
	First Name	Middle Name	Last Name			
he	thin 1 year before you filed f lp you deal with your credito not include any payment or tr	ors or to make paym		our behalf pay	or transfer any property to a	anyone who promised to
✓	No Yes. Fill in the details.					
	•		Description and value of a transferred	ny property	Date payment or transfer was made	Amount of payment
	Person Who Was Paid		-			
	Number Street		·			
	City State	Zip Code	-			
18. W i		·	you sell, trade, or otherwise tr	ansfer any pro	perty to anyone, other than	ı property transferred ir
Inc	e ordinary course of your bus slude both outright transfers and d transfers that you have alread	d transfers made as	security (such as the granting of a	ι security interes	st or mortgage on your proper	ty). Do not include gifts
<u>~</u>	No Yes. Fill in the details.					
	•		Description and value of p transferred	pa	escribe any property or ayments received or debts p exchange	Date transfer was made
	Person Who Received Trans	fer	-			
	Number Street		·			
	City State Person's relationship to you	Zip Code	-			
	Person Who Received Trans	fer	-			
	Number Street					
	City State Person's relationship to you	Zip Code				
be	thin 10 years before you file neficiary? nese are often called asset-prot		d you transfer any property to a	ı self-settled t	rust or similar device of wh	ich you are a
✓	No Yes. Fill in the details.					
	_		Description and value of	the property tr	ansferred	Date transfer was made
	Name of trust					

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W Akison Debtor 1 Shawn Case number (if known) Middle Name First Name Last Name List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Part 8: 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account Type of account or Date Last balance account was number instrument before closed, sold, closing or moved, or transfer transferred XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? No Name of Financial Institution Name Yes Number Street Number Street City State Zip Code City Zip Code State 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? Yes. Fill in the details. Do you still Who else had access to it? Describe the contents have it? No Name of Storage Facility Name Number Street Street Number City State Zip Code

City

State

Zip Code

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W Akison Debtor 1 Shawn Case number (if known) Middle Name Part 9: Identify Property You Hold or Control for Someone Else 23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. Yes. Fill in the details. Where is the property? Describe the contents Value Owner's Name **NumberStreet** Number Street City State Zip Code Zip Code City State Part 10: **Give Details About Environmental Information** For the purpose of Part 10, the following definitions apply: ■ Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street Number Street City State Zip Code City State Zip Code 25. Have you notified any governmental unit of any release of hazardous material? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street NumberStreet City State Zip Code City State Zip Code

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Deb		Shawn		W		kison	Cas	e number <i>(ii</i>	known)		
		First Name		Middle Name	La	ast Name					
26.	Hav	e you been a part	y in any judic	ial or administ	rative proce	eding under	any environmer	ntal law? In	clude settler	nents and ord	ers.
		Yes. Fill in the det	ails.								
	Ш	100.1	ano.		Court or ag	nency.		Nature	of the case		Status of the
					Court of a	jency		Nature	of the case		case
		Case title									- Paradian
					Court Name						Pending
											On appeal
		Case number			NumberStre	et					Concluded
					City	State	Zip Code				Concluded
		•					•				
Part	t 11:	Give Details Al	oout Your B	usiness or C	onnection	s to Any Bu	siness				
27.		A member of A partner in a An officer, di	etor or self-eif a limited liab a partnership rector, or ma at least 5% o	mployed in a tr bility company (naging executi f the voting or o s. Go to Part 12	ade, profes LLC) or limit ve of a corp equity secur 2. Desc	esion, or other ted liability par poration rities of a corp ow for each be ribe the natu	r activity, either f artnership (LLP) poration	rull-time or p	Employer I include So	dentification r cial Security r ness existed	number Do not number or ITIN.
		Business Name			Desc	ribe the natu	ure of the busine	PSS			number Do not number or ITIN.
		Dusiness Name									
		Number Street			_				Dates busi	ness existed	
					Nam	e of account	ant or bookkeep	er			
		City	State	Zip Code	_				From	To	
					Desc	ribe the natu	ure of the busine	ess			number Do not number or ITIN.
		Business Name							··		
		Number Street			_				Dates busi	ness existed	
					Nam	e of account	ant or bookkeep	er			
		City	State	Zip Code					From	To	

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Deb	tor 1 Shawn	W	Akison	Case number (if known)
	First Name	Middle Name	Last Name	
28.	creditors, or other part No	ties.	ou give a financial statement to	anyone about your business? Include all financial institutions,
	Yes. Fill in the deta	ills below.		
			Date issued	
	Name		MM/DD/YYYY	
	Number Street			
	City	State Zip Code	<u> </u>	
Pari	t 12: Sign Below			
	a bankruptcy case can r	•	, , , , , ,	or obtaining money or property by fraud in connection with ears, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
		re of Debtor 1		Signature of Debtor 2
	3			
	Date 10	/13/2017		Date 10/13/2017
ı	Did you attach additiona	ıl pages to Your Statement o	f Financial Affairs for Individuals	Filing for Bankruptcy (Official Form 107)?
	✓ No			
i	Yes			
ı	Did you pay or agree to բ	pay someone who is not an a	ttorney to help you fill out bankı	ruptcy forms?
ı	✓ No			
i	Yes. Name of person			Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

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B2030 (Form 2030) (12/15)

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In ro	Shawa W Akison : Cail B.	irch	Case No.	
In re _	Shawn W Akison ; Gail Bu Debtor	<u></u>	Case No.	(If known)
			Chapter	Chapter 13
	DISCLOSURE OF	COMPENSATIO	N OF ATTORNEY F	OR DEBTOR
1.	Pursuant to 11 U.S.C. § 329(a) and I compensation paid to me within one rendered or to be rendered on behalf	year before the filing of the p	petition in bankruptcy, or agreed to	be paid to me, for services
	For legal services, I have agreed to a	ccept		\$4,000.00
	Prior to the filing of this statement I	have received		\$400.00
	Balance Due			\$3,600.00
2.	The source of the compensation pair	d to me was:		
	✓ Debtor	Other (specify)		
3.	The source of the compensation pair	d to me is:		
	✓ Debtor	Other (specify)		
4.	I have not agreed to share the ab members and associates of my l		n with any other person unless the	y are
		w firm. A copy of the agreeme	th a other person or persons who a ent, together with a list of the name	
5.	In return for the above-disclosed fee a. Analysis of the debtor's finar bankruptcy;	-	service for all aspects of the bank advice to the debtor in determining	· ·
	b. Preparation and filing of any	petition, schedules, statemer	nts of affairs and plan which may b	e required;
	c. Representation of the debtor	at the meeting of creditors ar	nd confirmation hearing, and any a	adjourned hearings thereof;
	d. Representation of the debtor	in adversary proceedings and	d other contested bankruptcy matt	ers;
6.	By agreement with the debtor(s), the	above-disclosed fee does no	t include the following services:	
		CERTIFICA	ATION	
	certify that the foregoing is a comple or(s) in this bankruptcy proceedings.	te statement of any agreemen	it or arrangement for payment to m	ne for representation of the
	10/13/2017		/s/ Charles Bonini	
	Date		Signature of Attorney	
			Semrad Law Firm	
			Name of law firm	

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

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6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

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- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

 Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services. However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filling, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

E. CONDUCT AND DISCHARGE

- 1. Improper conduct by the attorney. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. Improper conduct by the debtor. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$401.52
- 3. Before signing this agreement, the attorney has received, \$400.00 toward the flat fee, leaving a balance due of \$3,600.00; and \$91.52 for expenses, leaving a balance due of \$4,001.52
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date: 10/12/2017

Signed:

/s/ Shawn Akison

/s/ Gail Borch

Debtor(s)

/s/ Charles Boninj

Attorney for Debtor(s)

Do not sign if the fee amounts at top of this page are blank.



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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

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A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

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- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
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6. Advise the debtor of the need to maintain appropriate insurance.

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THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
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 However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor*. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. *Discharge of the attorney*. The debtor may discharge the attorney at any time.

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$401.52
- 3. Before signing this agreement, the attorney has received, \$400.00 toward the flat fee, leaving a balance due of \$3,600.00; and \$91.52 for expenses, leaving a balance due of \$4,001.52
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date:	10/13/2017	
Signed:		
/s/ Shaw	n Akison	
/s/ Gail E	Burch	/s/ Charles Bonini
Debtor(s)		Attorney for Debtor(s)

Do not sign if the fee amounts at top of this page are blank.

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7: Liquidation

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form - the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form - sometimes called the *Means Test* - deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$275	total fee
+	\$75	administrative fee
	\$200	filing fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes.
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury - either orally or in writing in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://www.justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to:
http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit
20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Akison, Shawn W ; Burch, Gail	Case No	
	Debtor(s)		
		Chapter.	Chapter13
	VERIFICATI	ON OF CREDITOR MAT	ΓRIX
TI knowledge	he above named Debtors hereby verify that te.	the attached list of creditors is t	rue and correct to the best of their
Date:	10/13/2017	/s/ Akison, Shav	wn W
		Akison, Shawn Signature of De	
		/s/ Burch, Gail	
		Burch, Gail <i>Signature of Jo</i>	int Debtor

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Santander Consumer USA ATT POC: Janiscia Jackson PO Box 961245 Fort Worth, TX, 76161

CSC/SPRINGBORDAUTO.COM 8616 Freeport Pkwy Irving, TX, 75063

US DEPT OF ED/GLELSI 2401 Internal Lane Attn: Chhengre Lim Madison, WI, 53704

CNAC/IL115 2345 Jefferson St Joliet, IL, 60435

JEFFERSON CAPITAL SYST 16 MCLELAND RD SAINT CLOUD, MN, 56303

CITI P.O. BOX 9001037 Louisville, KY, 40290

OPPITY FIN 11 E. ADAMS SUITE 501 CHICAGO, IL, 60603

REP/BUILD P.O. Box 9203 Old Bethpage, NY, 11804

CAPITALONE c/o Pollack & Rosen, P.C 1825 Barrett Lakes Blvd Suite 510 Kennesaw, GA, 30144

CREDIT ONE BANK NA PO BOX 98875 LAS VEGAS, NV, 89193

FIRST PREMIER BANK c/o Jefferson Capital Systems LLC PO Box 7999 c/o Linda Dold Saint Cloud, MN, 56302 STATE COLLECTION SERVI 2509 S STOUGHTON RD MADISON, WI, 53716

MERCHANTS CREDIT GUIDE 223 W JACKSON BLVD STE 7 CHICAGO, IL, 60606

ATG CREDIT 1700 W CORTLAND ST STE 2 CHICAGO, IL, 60622

Cottonwood Financial dba Cash Store 1901 Gateway Dr Ste 200 Irving, TX, 75038

NES of Ohio 29125 Solon Road Solon, OH, 44139

ComEd 1919 Swift Drive Oak Brook, IL, 60523

Credit Collection Services 725 Canton Street Norwood, MA, 02062

Nicor Gas Po Box 549 Aurora, IL, 60507

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Debto	r 1 Shawn	W	Akison	Case number (if known)	
	First Name	Middle Name	Last Name		
16.	Calculate the median fa	amily income that applies to	you. Follow these steps:		
	16a. Fill in the state in wh	nich you live.	Illinois		
	16b. Fill in the number of	people in your household.	4		
	household	nily income for your state and s	To find	a list of applicable median income amounts, go online ay also be available at the bankruptcy clerk's office.	\$91,216.00
17.	How do the lines compa				
	17a. 🗸 Line 15b is less	than or equal to line 16c. On the	ne top of page 1 of this to NOT fill out <i>Calculatio</i>	form, check box 1, Disposable income is not determined on of Disposable Income (Official Form 122C-2).	
	U.S.C. § 1325(Calculation of Disposa	ok box 2, <i>Disposable income is determined under 11</i> able Income (Official Form 122C-2). On line 39 of that	
Part 3	Calculate Your Co	ommitment Period Under	11 U.S.C. §1325(b)	(4)	
18.	Copy your total average	monthly income from line 11	L.		\$5,618.17
19.				not filing with you, and you contend that calculating the our spouse's income, copy the amount from line 13.	
	19a. If the marital adjustm	nent does not apply, fill in 0 on	line 19a.		- <u>\$0.00</u>
	19b. Subtract line 19a f	rom line 18.			\$5,618.17
20.	Calculate your current	monthly income for the year.	Follow these steps:		
	20a. Copy line 19b.				\$5,618.17
	Multiply by 12 (the r	number of months in a year).			x 12
	20b. The result is your cu	rrent monthly income for the ye	ar for this part of the for	m.	\$67,418.04
	20c. Copy the median far	mily income for your state and s	ize of household from li	ne 16c.	\$91,216.00
21.	How do the lines compa	are?			
	Line 20b is less than commitment period is	line 20c. Unless otherwise orde s 3 years. Go to Part 4.	red by the court, on the	top of page 1 of this form, check box 3, The	
		n or equal to line 20c. Unless ot oeriod is 5 years. Go to Part 4.	herwise ordered by the	court, on the top of page 1 of this form, check box	
Part 4	Sign Below	du Sur Illustration			
	By signing here I dec	clare under penalty of periury tha	at the information on thi	s statement and in any attachments is true and correct.	
	2) oigning 110.0, 1 doc			01/16.	
	/s/ Shawn Aki			Ist Gail Borch	
	224 240 2 X		« Y	/	
	Date 10/12/201 MM/DD/Y		,	Date 10/12/2017 MM/DD/YYYY	
		do NOT fill out or file Form 1220 fill out Form 1220-2 and file it w		of that form, copy your current monthly income from line	:14



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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Akison, Shawn W; Borch, Gail Debtor(s)	Case No	
		Chapter.	Chapter13
	VERIFICATION	ON OF CREDITOR MA	TRIX
Th knowledge	e above named Debtors hereby verify that t	the attached list of creditors is	true and correct to the best of their
Date:	10/12/2017	/s/ Akison, Sha Akison, Shawn Signature of Di /s/ Borch, Gail Borch, Gail Signature of Jo	ebtor A A A A A A A A A A A A A A A A A A A



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Debto	or 1 S	Shawn	W	Akison	Case number (if known)
	Ē	First Name	Middle Name	Last Name	
	cred	in 2 years before you filed for itors, or other parties. No Yes. Fill in the details below.	bankruptcy, did you	give a financial statement to	o anyone about your business? Include all financial institutions,
				Date issued	
				MM/DD/YYYY	
		Name		MM/DD/YYYY	
		Number Street			
		City State	Zip Code		
Part '	12:	Sign Below			
tr	ue ai	nd correct. I understand that	making a false state es up to \$250,000, or	ment, concealing property, o	and I declare under penalty of perjury that the answers are probabilities or botaining money or property by fraud in connection with lears, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ Gail Borch Signature of Debtor 2
		Date 10/12/2017			Date 10/12/2017
Di	d yo	u attach additional pages to `	Your Statement of Fir	nancial Affairs for Individuals	s Filing for Bankruptcy (Official Form 107)?
	No Ye				
Di	d yo	u pay or agree to pay someon	e who is not an attor	ney to help you fill out bank	ruptcy forms?
I.	No	D			
Ë	J Ye	es. Name of person			Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).







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Debtor 1	Shawn	W	Akison
	First Name	Middle Name	Last Name
Debtor 2	Gail		Borch
(Spouse, if filing)	First Name	Middle Name	Last Name
United States E	Bankruptcy Court for the:	Northern	District of Illinois
			(State)

Official Form 106Dec

Check if this is an amended filing

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Part 1: Sign Below	
Did you pay or agree to pay someone who is NOT an attorney	to help you fill out bankruptcy forms?
✓ No	
Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
	A 4
Under penalty of perjury, I declare that I have read the summ that they are true and correct.	ary and schedules filed with this declaration and
X /s/ Shawn Akison	/s/ Gail Boreh
Signature of Debtor 1	Signature of Debtor 2
Date 10/12/2017 MM/DD/YYYY	Date 10/12/2017 MM/DD/YYYY





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	Middle Name	Akison Last Name	Case number (if known)	
Part 6: Answer These Ques	stions for Reporting Purpos			
16. What kind of debts do you have?	 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts. 			
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	No. I am not filing under Cl Yes. I am filing under Chap expenses are paid tha No. Yes.	ter 7. Do you estimate tha	at after any exempt property o distribute to unsecured cr	y is excluded and administrative editors?
18. How many creditors do you estimate that you owe?	✓ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	1,000-5,00 5,001-10,0 10,001-25	000	25,001-50,000 50,001-100,000 More than 100,000
19. How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$10,000,0 \$50,000,0	1-\$10 million 01-\$50 million 01-\$100 million 001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
liabilities to be?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$10,000,0 \$50,000,0	1-\$10 million 01-\$50 million 01-\$100 million 001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
For you	I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ Shawn Akison Signature of Debtor 1 Executed on 10/12/2017 Executed on 10/12/2017			



